

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
STILES, RALPH M, JR.  
STILESES, DENISE E

Case No.: 17-24955-ABA  
Chapter: 7  
Judge: Andrew B. Altenburg, Jr.

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**NOTICE OF PROPOSED ABANDONMENT**

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Andrew Sklar, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:	Clerk, US Bankruptcy Court District of New Jersey PO Box 2067 Camden, NJ 08101
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If an objection is filed, a hearing will be held before the Honorable Andrew B. Altenburg, Jr. on October 17, 2017 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom No. 4B. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:	242 DELSEA DRIVE, WESTVILLE NJ 08093 (FMV \$120,000.00)
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Liens on property:	\$84,215.00-Roundpoint Mtg. 32,697.00-Bank of America
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Amount of equity claimed as exempt:	\$3,800.00
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Objections must be served on, and requests for additional information directed to:

Name: Andrew Sklar, Chapter 7 Trustee

Address: 1200 Laurel Oak Road - Suite 102, Voorhees, NJ 08043

Telephone No.: 856-258-4050

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ralph M Stiles, Jr.  
 Denise E Stileses  
 Debtors

Case No. 17-24955-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Sep 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2017.

db/jdb  
 cr +Ralph M Stiles, Jr., Denise E Stileses, 242 Delsea Drive, Westville, NJ 08093-1221  
 +ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516960519 #+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 516960520 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 516960522 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 516960524 +Frederic I. Weinberg, 1200 Laurel Oak Road, Voorhees, NJ 08043-4323  
 516960525 +Health Care Of Nj F C, 175 Madison Ave, Mount Holly, NJ 08060-2038  
 516960526 +Lyons Doughty, 136 Gaither Drive Suite 100, Mount Laurel, NJ 08054-2239  
 516960528 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918  
 516960530 +The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
 516960531 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank/Rms CC, Card Member Services, Po Box 108,  
 St Louis, MO 63166)  
 516960532 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494  
 516960533 +Wells Fargo Home Projects Visa, Written Correspondence Resolutions,  
 Mac#X2302-04c Po Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 13 2017 22:57:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 13 2017 22:57:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516960521 E-mail/Text: mrdiscen@discover.com Sep 13 2017 22:56:36 Discover, P.O. Box 15316,  
 Wilmington, DE 19850  
 516960523 +E-mail/Text: fggbanko@fgny.com Sep 13 2017 22:56:39 Forster Garbus and Garbus,  
 7 Banta Place, Hackensack, NJ 07601-5604  
 516960527 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 13 2017 23:02:20  
 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 516965501 +E-mail/PDF: gecsed@recoverycorp.com Sep 13 2017 22:54:46 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516960529 +E-mail/Text: bankruptcy@td.com Sep 13 2017 22:57:27 TD Bank, N.A., Attn: Bankruptcy,  
 32 Chestnut St, Lewiston, ME 04240-7799

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin  
Form ID: pdf905

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Sep 13, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Denise E. Carlon on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Paul C. Dougherty on behalf of Joint Debtor Denise E Stileses attorneypcd@aol.com  
Paul C. Dougherty on behalf of Debtor Ralph M Stiles, Jr. attorneypcd@aol.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5